



Right Prescription for Chase Customers in NYC

Deal Puts a Chase ATM at Every Duane Reade Store

New York, June 21, 2005 -- Chase, already first in New York City ATM locations, announced today that there will be a Chase ATM at every Duane Reade drugstore. The 216 locations nearly double the free ATM network for Chase customers in the five boroughs.

With the additional Duane Reade locations, Chase customers can access their money for free at 515 locations in New York City, by far the most locations of any bank. Chase customers also will have free access to ATMs at 30 Duane Reade stores in Long Island, Westchester and New Jersey, bringing the total network of Chase ATMs to 1,600 in the Tri-state area.

"By adding the locations of New York's largest drugstore, we have added over 240 more ways Chase customers enjoy Maximum Strength checking," said Charlie Scharf, chief executive officer of Retail Financial Services at Chase, the consumer brand of JPMorgan Chase & Co. "Our customers can now find us at some of New York's busiest places such as Penn Station, Port Authority and Times Square."

"Duane Reade, New York's most rewarding drug store, is the first drug store in New York to offer the ATM services of Chase to the more than 1.6 million customers who visit our stores each week," said Gary Charboneau, Senior Vice President Sales and Marketing at Duane Reade. "Our customers have already expressed their enthusiasm for ATM services at Duane Reade by conducting more than 3 million ATM transactions at Duane Reade over the past year. The combination of Chase with the convenient, secure locations of Duane Reade will grow ATM activity substantially at Duane Reade."

Chase also has created a Summer Getaway Sweepstakes, with a grand prize of a \$5,000 trip to Gurney's Inn Resort & Spa in Montauk, N.Y., as well as a \$5,000 Visa Gift Card for spending money. Five other winners will receive \$1,000 gift cards for Duane Reade. Consumers can enter online at www.Chase.com/SummerSweeps.

The new Chase-branded ATMs will be in Duane Reade drugstores as follows:

- 135 in Manhattan
- 29 in Queens
- 30 in Brooklyn
- 10 in Staten Island
- 12 in the Bronx
- 7 in Westchester
- 10 in New Jersey
- 13 in Long Island

In the last year, Chase has added three branches in New York City, and a total of 16 branches in the Tri-State area. It plans to open at least 100 more branches in the Tri-State area by the end of 2006.

Maximum Strength Checking provides Chase's Tri-State customers with:

- More than 420 branches
- More than 1,000 personal bankers
- Twenty percent more branch hours than a year ago
- Chase free checking with direct deposit

- Free online banking
- No debit card fees for purchases.

In addition, customers can use any of more than 6,600 Chase or Bank One ATMs in 18 states to withdraw cash, transfer funds and check account balances without usage fee. That is the result of the 2004 merger of JPMorgan Chase & Co. and Bank One Corp.

JPMorgan Chase & Co. (NYSE: JPM), which merged with Bank One Corp. in 2004, is a leading global financial services firm with assets of \$1.2 trillion and operations in more than 50 countries. The firm is a leader in investment banking, financial services for consumers and businesses, financial transaction processing, asset and wealth management, and private equity. Under the JPMorgan, Chase and Bank One brands, the firm serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients. Information about the firm is available at www.jpmorganchase.com.

Fast facts on ATMs and Duane Reade, NY's most convenient drugstore

Number of NYC locations: 216; 135 in Manhattan, 29 in Queens, 12 in the Bronx, 30 in Brooklyn, and 10 in Staten Island.

Other Metro area locations: 30; 7 in Westchester, 10 in New Jersey and 13 on Long Island

Busiest ATMs: Chase: Grand Central Terminal; Duane Reade: 625 Eighth Ave @ 40th Street, NYC

Location with longest hours: 51 Stores are open 24 hours

Largest location in NYC: 535 Fifth Avenue.

Oldest location: 37 Broadway, NYC

Average number of products: (Duane Reade) 12,000